



NEWSLETTER

NORTH CAROLINA DISTRICT OFFICE

January 2007

2007 Regulatory Fairness Hearing

Small businesses owners, community leaders and representatives of trade organizations in North Carolina who have a complaint about excessive enforcement activity by federal regulatory agencies can voice those concerns during a Regulatory Fairness hearing on Wednesday, March 14, 2007 from 9:00 am – 12 noon, at the Western Campus of Wake Tech Community College, 3434 Kildaire Farm Road, Room 118, Cary, NC 27518

The NC District Office is seeking individuals who wish to testify. If you have clients that are facing or have faced conflicts with federal agencies, please have them contact Mike Ernandes at (704) 344-6588, or mike.ernandes@sba.gov.

The Regulatory Fairness hearing is a great opportunity for small business owners to speak directly to federal officials without the fear of retaliation. Comments and complaints are forwarded by the National Ombudsman to the appropriate federal agency, along with a request to review the fairness of the agency's enforcement action.

If a business owner is unable to attend, written testimony may be sent before the hearing to be included in the public record.

SBA Lenders' Conference

The NC Bankers Association is hosting an SBA Lenders Conference on February 27th and 28th, 2007, at the Greensboro Marriott Downtown. It's a great opportunity for new and experienced lenders to stay current on SBA Programs.

Have your bankers contact Blair at 800-662-7044 for more information.

Community Express Update

Due to popular demand, the SBA CommunityExpress pilot loan program has been extended. This program was due to expire on December 31, 2006. The SBA Office of Finance is currently working on new policies and regulations for both the lenders and the technical assistance providers (TAPs). When we receive this information, the TAPs will be notified. Currently, Superior Financial, Innovative Bank and BLX are the three lenders active in North Carolina. Please contact us for more information and the local TAP in your area, 704-344-6563.

Miller Urban Entrepreneurs Business Plan Competition

Though it is too late for this year, Miller Brewing conducts an annual business plan competition. (Applications were due January 5, 2007) Young entrepreneurs between the ages of 21 and 35 have a chance to win \$50,000 to start their businesses. If you are working with a young entrepreneur, please keep this competition in mind in 2007. Go to www.millerurbanentrepreneurs.com for more information.

Virtual Trade Show

The SBA will participate in the 12th online virtual exhibit event for two weeks starting January 24, 2007. This event will feature a free Virtual Open house where certified MBE, WBE, and other diverse businesses/corporate supplier diversity professionals can meet online and intermingle at no cost, entirely online. For a nominal fee, these interactive webinars will provide critical information regarding supplier diversity program performance and development, allowing participants to share "best practices" and learning. Please register online at: www.SupplierDiversityFair.com.

Active Lender Rankings FY 2006 YTD: October 1, 2006 – December 31, 2006

	7(a)		504	504
Lender	Approvals	Gross 7(a) \$'s	Participation Loans	Participation \$'s
Superior Financial Group	89	\$ 760,000		
Bank of America	66	\$ 1,530,300	1	\$ 672,500
Capital One Federal Savings	34	\$ 1,665,000		
Business Loan Center	27	\$ 1,847,400		
Innovative Bank	20	\$ 280,000		
CIT	18	\$ 9,867,700		
Surrey Bank & Trust	16	\$ 1,900,300		
Wachovia	15	\$ 11,024,900	2	\$ 2,215,500
BB&T	14	\$ 3,053,100	2	\$ 3,022,000
Bank of Granite	13	\$ 2,580,400		
Self Help Credit Union	10	\$ 608,000		

Certified Development Corps.		
Self-Help Ventures Fund	22	\$ 15,219,000
BEFCO	8	\$ 6,814,000
Centralina Dev.	4	\$ 1,903,000

Reminder: “Small Business Days” Schedule

The North Carolina District Office is offering “Small Business Days” at the following chambers. “Small Business Days” will offer chamber members and other small business owners the opportunity to discuss SBA loan programs with an SBA Marketing and Outreach Specialist. The Chamber will schedule the appointments for the business owners.

Location	Day	Hours	Phone Number
Cary	Third Wednesday	10 a.m.- 2 p.m.	919-467-1016
Charlotte	Fourth Tuesday	9 a.m. - 4 p.m.	704-344-6563
Gastonia	Second Tuesday	9 a.m. - 1 p.m.	704-864-2621
Greensboro	First Tuesday	10 a.m.- 2 p.m.	336-510-1234
Hendersonville	Third Friday	10 a.m.- 2 p.m.	828-692-1413
Hickory	Third Tuesday	10 a.m.- 2 p.m.	828-328-6000 x224
Mooreville	First Thursday	9 a.m. - 2 p.m.	704-664-3898
Salisbury	Fourth Wednesday	9:30 a.m. - 2 p.m.	704-633-4221

Cultivating the Wellness-Driven Economy

In North Carolina efforts are underway to create new business opportunities with natural products and biotechnology.

In 2004 the NC community college system established the BioNetwork BioBusiness Center to provide specialized training, curricula and equipment to develop a world-class workforce in technology. This statewide initiative is a driving force designed to turn natural products purists into sustainable business ventures.

The BioNetwork BioBusiness Center provides classes from fundamentals of growing the natural products business to recognizing competitors' strengths and weaknesses. Helps develop business planning, financing, legal and insurance issues. And, assist with marketing and distribution of the products.

For more information contact:

BioBusiness BioNetwork Center
K. Paul Knott
Curricula Coordinator
pknott@abtech.edu
828-254-1921 Ext. 5844
www.ncbionetwork.org

Small Business Loans

Does your client need a small business loan? Does he or she have a start up business and need a loan under \$15,000? Do you know about the CommunityExpress Loan Program? These loans serve women, minorities, veterans and low to moderate income areas. Our training calendar is your source for the workshops in your area.

These workshops offer on the spot loan applications and assistance with the application. Local technical assistance providers are available to answer questions and accept applications.

Have you attended one of these workshops? Check out our web calendar for the workshop in your area. For more information on the CommunityExpress Loan Program and the technical assistance providers go to:
www.sba.gov/nc/nc_communityexpressnc.html.

Give Us Your Success Stories

We are looking for borrowers to participate in the SBA's SUCCESS STORY program. Do you know an SBA client that meets the criteria below? Would you like to showcase your organization on our website? The Success Story Database is a listing of small businesses that have received SBA assistance.

This list is used to provide information on these small firms to local and national media. These newspapers, radio and TV stations may use this information for profiles, special interest and other types of stories. The SBA also uses this list to highlight local firms while doing radio and TV interviews.

Success story firms should:

- Be in business for at least 3 years
- Show an increase in the number of employees or growth in revenues
- Provide examples of contributions to the community

Please call Mike Ernandes at 704-344-6588 or e-mail mike.ernandes@sba.gov with the name and contact information of any firms that you think might be interested in increased media opportunities.

Have You Viewed The SBA Training and Events Calendar?

Do your clients need to write a business plan? Learn how to advertise effectively? Need financing to start or expand their businesses? Our training calendar has workshops, classes, events and programs to meet your client's needs. New spring schedules will be starting. Have you surfed over lately?

Training Activities and Events

Let us help you promote your training activities and seminars. We can post them to our website calendar. Four weeks lead-time is required. E-mail updates to april.gonzalez@sba.gov or call (704) 344-6811.

Online Training

The North Carolina District Office offers SBA Programs and Services Training every Friday. From 9 to 10 a.m. and again at 12:30 to 1:30 p.m., an SBA District employee will provide live training through "Ready Talk" software. Your clients can call in and sign into the website for a live PowerPoint presentation.

SBA loan programs, counseling, and government contracting will be highlighted. This can be a useful tool for you to refer to your start-up clients. It can also be a refresher course for you and your fellow counselors.

Go to: www.sba.gov/nc/trainonline.html to register and for more information.

North Carolina Resource Guide

The 2006 resource guide, co-sponsored by Reni Publishing and the SBA, is available online for you and your client. Go to: www.reni.net/guides and click on North Carolina.

Quote of the Month

Persistence is what makes the impossible possible, the possible likely, and the likely definite.

--Robert Half

Happy New Year

